## Case 18-24662 Doc 1 Filed 08/31/18 Entered 08/31/18 09:18:41 Desc Main Document Page 1 of 52

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	't 1:	Identify Yourself			
			About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name			
	your pictu exar licer Brin- iden	e the name that is on government-issued ure identification (for mple, your driver's ase or passport).  g your picture tification to your eting with the trustee.	Randi First name  L Middle name  Colonna Last name and Suffix (Sr., Jr., II, III)	-	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.	FKA Randi Colonna Cassano		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-4856		

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Debtor 1 Randi L Colonna

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)			
		EINs	EINs			
5.	Where you live	422 71 Street	If Debtor 2 lives at a different address:			
		Darien, IL 60561  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		DuPage County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other			
		other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Randi L Colonna

art	2: Tell the Court About		. ,					
-	The chapter of the Bankruptcy Code you are				h, see <i>Notice Required by</i> 1 and check the appropria	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.		
	choosing to file under	■ Chapter 7						
		☐ Chap	ter 11					
		☐ Chap	oter 12					
		☐ Chap	ter 13					
	How you will pay the fee	ab or	out how y	ou may pay. Typically, rattorney is submitting	if you are paying the fee yo	ck with the clerk's office in your local court for more details ourself, you may pay with cash, cashier's check, or money half, your attorney may pay with a credit card or check with		
						on, sign and attach the Application for Individuals to Pay		
The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing f						on only if you are filing for Chapter 7. By law, a judge may		
		— bu ap	t is not red plies to yo	quired to, waive your fe our family size and you	e, and may do so only if yo are unable to pay the fee i	bur income is less than 150% of the official poverty line than installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.		
<ul> <li>Have you filed for bankruptcy within the</li> </ul>								
	last 8 years?	☐ Yes.						
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
).	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
1.	Do you rent your residence?	□ No.	Go to	line 12.				
	i coluciile :	Yes.	Has y	our landlord obtained a	in eviction judgment agains	st you?		
				No. Go to line 12.				
				Yes. Fill out <i>Initial Sta</i> bankruptcy petition.	atement About an Eviction	Judgment Against You (Form 101A) and file it with this		

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Desc Main Document Page 4 of 52 Case number (if known) Debtor 1 Randi L Colonna Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard?

identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Randi L Colonna

Explain Your Efforts to Receive a Briefing About Credit Counseling

Part 5:

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Randi L Colonna Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 □ 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do vou □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Randi L Colonna Signature of Debtor 2 Randi L Colonna Signature of Debtor 1 Executed on Executed on August 31, 2018 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Randi L Colonna Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Christii	ne Thurston	Date	August 31, 2018
Signature of	Attorney for Debtor		MM / DD / YYYY
Christine '	Thurston		
Printed name			
Thurston	Law Firm		
Firm name			
208 S. LaS	Salle		
<b>Suite 1410</b>	)		
Chicago, I	L 60604		
Number, Street,	City, State & ZIP Code		
Contact phone	312-818-8008	Email address	cthurston@thurstonlawfirm.com
6297774 IL	L		
Bar number & S	itate		

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m	ation to identify your case:		
	Randi L Colonna		
	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

☐ Check if this is an amended filing

12/15

## Official Form 106Sum

Fill in this info

Debtor 1

Debtor 2 (Spouse if, filing)

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,300.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	3,300.00
Par	t2: Summarize Your Liabilities		
			abilities : you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	52,121.00
	Your total liabilities	\$	52,121.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,164.50
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,760.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	edules.
	■ Yes		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Case number (if known) Debtor 1 Randi L Colonna

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

2,485.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	25,001.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	25,001.00

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Fill in this ir	nformation to identify yo					
Debtor 1	Randi L Coloni	na				
D.1.	First Name	Middle Name		Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name		Last Name		
United State	s Bankruptcy Court for the	: NORTHERN DISTR	RICT OF ILLIN	OIS		
Case numbe	ar					Chapte if this is an
Oase Humbe					Ц	Check if this is an amended filing
Official	Form 106A/B					
Sched	ule A/B: Pro	perty				12/15
		<u>.                                      </u>	only once. If ar	n asset fits in more than one category, list tl	ne asset in the	category where you
	more space is needed, atta			are filing together, both are equally respons top of any additional pages, write your nan		
Part 1: Desc	cribe Each Residence, Build	ing, Land, or Other Real E	Estate You Owr	n or Have an Interest In		
. Do you owr	n or have any legal or equita	ble interest in any resider	nce, building, l	and, or similar property?		
_			3,	,		
■ No. Go to	o Part 2. here is the property?					
i les. Wi	iere is the property:					
Part 2: Desc	cribe Your Vehicles					
				hether they are registered or not? Incleacutory Contracts and Unexpired Leases		es you own that
B. Cars, van	s, trucks, tractors, sport	utility vehicles, motor	cycles			
■ No						
☐ Yes						
				les, other vehicles, and accessories ownobiles, motorcycle accessories		
_	Doute, namero, metere, pe	Toomar tratororant, norming	g 10000.0, 0.110			
■ No						
☐ Yes						
				om Part 2, including any entries for		\$0.00
D 0 -	alle Van Brook in	and ald the con-				
	cribe Your Personal and Ho n or have any legal or eq		of the followi	ng items?	Curi	ent value of the
zo you our	or nate any logal of eq				<b>port</b> Do n	ion you own? oot deduct secured as or exemptions.
	d goods and furnishings: s: Major appliances, furnitu		nware			
□ No			,			
Yes. D	Describe					

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

Various used furniture

\$1,500.00

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15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$3.000.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

□ No

Institution name: Yes.....

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## 27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

Case 18-24662 Doc 1 Filed 08/31/18 Entered 08/31/18 09:18:41 Desc Main Document Page 13 of 52 Case number (if known) Debtor 1 Randi L Colonna 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$300.00 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

■ No. Go to Part 7.□ Yes. Go to line 47.

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53. I	Do you have other property of any kind you did not already Examples: Season tickets, country club membership	list?			
	No				
	Yes. Give specific information				
54.	Add the dollar value of all of your entries from Part 7. Writ	e that n	umber here		\$0.00
Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$0.00		
57.	Part 3: Total personal and household items, line 15		\$3,000.00		
58.	Part 4: Total financial assets, line 36		\$300.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$3,300.00	Copy personal property total	\$3,300.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$3,300.00

Official Form 106A/B Schedule A/B: Property page 5

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			Document	F	Page 15 of 52	<b>.</b>
		ition to identify your o	case:			
D€	ebtor 1	Randi L Colonna First Name	Middle Name	L	ast Name	
	ebtor 2					
(Sp	oouse if, filing)	First Name	Middle Name	L	ast Name	
Ur	nited States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF I	ILLIN	OIS	
	ase number					☐ Check if this is an amended filing
$\cap$	fficial Form	m 106C				
			porty Vou Cla	im	as Evampt	4/40
<u> </u>	Criedule	C. THE PIC	pperty You Cla		as Exempt	4/16
For spearing fundamental spearing to the spearing fundamental spearing to the spearing fundamental spearing fundam	eded, fill out and se number (if known each item of precific dollar among applicable stated and amount of a parthe applicable stated and a parthe applicabl	attach to this page as r wn).  roperty you claim as e ount as exempt. Altern tutory limit. Some exe limited in dollar amount ticular dollar amount tatutory amount.	nany copies of Part 2: Addition exempt, you must specify the natively, you may claim the fi emptions—such as those for int. However, if you claim an and the value of the propert	e amo ull fai heali exen y is o	ount of the exemption you claim. ir market value of the property be th aids, rights to receive certain I nption of 100% of fair market valu letermined to exceed that amoun	One way of doing so is to state a eing exempted up to the amount of penefits, and tax-exempt retirement
	You are clair	ming state and federal	nonbankruptcy exemptions. 1	11 U.S	S.C. § 522(b)(3)	
	☐ You are clair	ming federal exemption	s. 11 U.S.C. § 522(b)(2)			
2.	For any prope	rty you list on Schedu	<i>ıle A/B</i> that you claim as exe	mpt,	fill in the information below.	
		n of the property and line at lists this property	portion you own Copy the value from		ount of the exemption you claim	Specific laws that allow exemption
	Various uses	l formitorna	Schedule A/B			725 II CC 5/42 4004/b)
	Various used Line from Sche		\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
					100% of fair market value, up to any applicable statutory limit	
	Various used		\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
	Line from Sche	dule A/B: <b>7.1</b>			100% of fair market value, up to any applicable statutory limit	
	Various used		\$500.00		\$500.00	735 ILCS 5/12-1001(a)
	Line from Scrie	aule AVB. 11.1			100% of fair market value, up to any applicable statutory limit	
	Chime Bank Line from Sche	Checking and savi	ngs \$300.00		\$300.00	735 ILCS 5/12-1001(b)
	Line nom cone	GG. 77 D. 1111			100% of fair market value, up to any applicable statutory limit	
3.			nption of more than \$160,375 every 3 years after that for ca		led on or after the date of adjustme	nt.)

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

□ No

Official Form 106C

☐ Yes

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Debtor 1 Randi L Colonna

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Fill in this infor	mation to identify your	case:			
Debtor 1	Randi L Colonna				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this is an amended filing	1

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

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	0000 10 24002	Document	Page 1	3 of 52	J.41 DC30	IVICAITI
Fill in this	information to identify your		1 000 1	<i>5</i> 01 02		
Debtor 1	Randi L Colonna					
DODIOI I	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, fili	ng) First Name	Middle Name	Last Name			
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case num	ber					
(if known)					☐ Ched	ck if this is an
					ame	nded filing
Official	Form 106E/F					
		ho Have Unsecured	l Claime			12/15
		e Part 1 for creditors with PRIORI		2 4 2 6 19 19 NO	NEDIGERTY	
eft. Attach to	the Continuation Page to this pag ase number (if known).	ured by Property. If more space is e. If you have no information to re				
	List All of Your PRIORITY Un					
_ `	creditors have priority unsecure	d claims against you?				
	Go to Part 2.					
☐ Yes						
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any	creditors have nonpriority unsec	cured claims against you?				
☐ No.	You have nothing to report in this pa	art. Submit this form to the court with	n your other sche	edules.		
■ Yes						
4. List all	of your nonpriority unsecured cla	aims in the alphabetical order of t	he creditor who	holds each claim. If a cred	itor has more than or	ne nonpriority
unsecu than on	red claim, list the creditor separately	of for each claim. For each claim liste st the other creditors in Part 3.lf you	d, identify what t	ype of claim it is. Do not list of	claims already include	ed in Part 1. If more
Part 2.					т.	otal claim
				0707		
	bc Credit & Recovery on priority Creditor's Name	Last 4 digits of ac	count number	9707		\$1,471.00
	736 Main St Ste 4	When was the deb	t incurred?	Opened 6/14/17		
	sle, IL 60532					
	Imber Street City State Zlp Code	As of the date you	file, the claim i	s: Check all that apply		
	ho incurred the debt? Check one.	_				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and and		KIIY unsecured	ı cıaım:		
□ de	Check if this claim is for a comm				a contract	
	the claim subject to offset?	☐ Obligations aris report as priority cla		ration agreement or divorce	tnat you did not	
	No			g plans, and other similar del	bts	
	Yes	·	•	Attorney Dr. Pamela		

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Case number (if know)

4.2 Atg Credit Last 4 digits of account number 6739 \$60.00 Nonpriority Creditor's Name 1700 West Cortland Street When was the debt incurred? **Opened 08/17** Suite 201 Chicago, IL 60622 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Prana Center For** ☐ Yes Other. Specify Asthma And Al 4.3 **Capital Accounts** \$800.00 2362 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? **Opened 04/16** Po Box 140065 Nashville, TN 37214 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Goers Dental Care ☐ Yes \$236.00 4.4 Comed 4022 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Dept** When was the debt incurred? 1919 Swift Drive Oakbrook Terrace, IL 60523 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Unsecured ☐ Yes

Debtor 1 Randi L Colonna

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Document Page 20 of 52 Debtor 1 Randi L Colonna Case number (if know) DeVrry Inc/Adtalem Global 3389 \$399.00 4.5 Education Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 07/09 Last Active 3005 Highland Parkway When was the debt incurred? 7/30/12 **Downers Grove, IL 60515** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.6 **ERC/Enhanced Recovery Corp** Last 4 digits of account number 9151 \$3,058.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 09/16** 8014 Bayberry Road Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill \Box$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Sprint ☐ Yes 4.7 **Exeter Finance Corp** \$9,109.00 Last 4 digits of account number 1001 Nonpriority Creditor's Name Opened 05/15 Last Active Po Box 166008 When was the debt incurred? 11/16/17 Irving, TX 75016 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

Official Form 106 E/F

■ No

☐ Yes

■ Other. Specify Automobile

Type of NONPRIORITY unsecured claim:

 $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Debtor 1 Randi L Colonna Case number (if know) 4.8 First Premier Bank Last 4 digits of account number 9380 \$913.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 10/10 Last Active When was the debt incurred? 8/03/12 Po Box 5524 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.9 **First Premier Bank** Last 4 digits of account number 4678 \$638.00 Nonpriority Creditor's Name Opened 12/11 Last Active Attn: Bankruptcy Po Box 5524 When was the debt incurred? 8/05/12 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 Jefferson Capital Systems, LLC 4003 \$537.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Po Box 1999 When was the debt incurred? **Opened 10/17** Saint Cloud, MN 56302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Fingerhut** Other. Specify ☐ Yes **Direct Mrkting** 

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Document Page 22 of 52 Debtor 1 Randi L Colonna Case number (if know) 4.1 **Merchants Credit** 0773 \$432.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W Jackson Blvd When was the debt incurred? **Opened 08/13** Ste 700 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Adventist Hinsdale** ☐ Yes Other. Specify Hospital 4.1 **Merchants Credit** 0774 \$199.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W Jackson Blvd When was the debt incurred? **Opened 08/13** Ste 700 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Adventist Hinsdale** ☐ Yes Other. Specify Hospital 4.1 **Merchants Credit** 0476 \$61.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W Jackson Blvd When was the debt incurred? **Opened 09/15** Ste 700 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Hospital

Debts to pension or profit-sharing plans, and other similar debts

**Collection Attorney Adventist Hinsdale** 

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Debtor	1 Randi L Colonna		Case number (if know)	
4.1	Merchants Credit	Last 4 digits of account number	2697	\$50.00
4	Nonpriority Creditor's Name 223 W Jackson Blvd	When was the debt incurred?	Opened 03/16	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Ste 700 Chicago, IL 60606  Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	Labeta	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	on plans, and other similar debts	
	■ No			
	Yes	Other. Specify Ventures	Attorney Edward Health	
4.1	Midnight Velvet	Last 4 digits of account number	1290	\$137.00
5	Nonpriority Creditor's Name			Ψ107.00
	Swiss Colony/Midnight Velvet 1112 7th Ave	When was the debt incurred?	Opened 03/17 Last Active 4/05/17	
	Monroe, WI 53566  Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.1	MRS BPO	Last 4 digits of account number	9585	\$463.00
0	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred?	Opened 03/17	*******
	1930 Olney Ave Cherry Hill, NJ 08003	THIS HAS THE GODE HIS GIVE .	Opened 60/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	□Yes	■ Other. Specify Collection	Attorney U.S. Cellular	

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Document Page 24 of 52 Debtor 1 Randi L Colonna Case number (if know) 4.1 **Nicor Gas** 2464 \$470.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5407 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Unsecured ☐ Yes 4.1 **PNC Bank** 8562 Last 4 digits of account number \$634.00 8 Nonpriority Creditor's Name Attn: Bankruptcy Department Opened 09/15 Last Active Po Box 94982: Mailstop When was the debt incurred? 1/22/16 Br-Yb58-01-5 Cleveland, OH 44101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Line Secured ☐ Yes 4.1 **Security Check** 0366 \$2,196.00 9 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? **Opened 05/18** 2612 Jackson Ave W Oxford, MS 38655 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

report as priority claims

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Collection Attorney Flexshopper Llc

Is the claim subject to offset?

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Debto	Pr 1 Randi L Colonna		Case number (if know)	
4.2	TekCollect Inc	Last 4 digits of account number	1663	\$146.00
0	Nonpriority Creditor's Name	_		<b>VIII</b>
	Po Box 1269 Columbus, OH 43216	When was the debt incurred?	Opened 02/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection Imaging	Attorney Salt Creek Medical	
4.2	Traf Group Inc/A-1 Collections	Last 4 digits of account number	3002	\$1,977.00
	Nonpriority Creditor's Name  Attn: Bankruptcy	When was the debt incurred?	Opened 08/14	
	2297 St Hwy 33 Ste 906		<u> </u>	
	Hamilton Square, NJ 08690			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	ів: Спеск ан тлат арріу	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other Specify Collection	Attorney Pm Music Center	
4.2	U.S. Department of Education	Last 4 digits of account number	9610	\$9,821.00
	Nonpriority Creditor's Name			
	Ecmc/Bankruptcy	When was the debt incurred?	Opened 12/11/08 Last Active 2/04/17	
	Po Box 16408 Saint Paul, MN 55116	when was the debt incurred?	2/04/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	Later	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	☐ Yes	Other. Specify		
		Education	al	

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Document Page 26 of 52 Debtor 1 Randi L Colonna Case number (if know) 4.2 U.S. Department of Education 7490 \$5,093.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Ecmc/Bankruptcy Opened 12/11/08 Last Active Po Box 16408 1/01/15 When was the debt incurred? Saint Paul, MN 55116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational** 4.2 \$4.872.00 U.S. Department of Education 7503 Last 4 digits of account number Nonpriority Creditor's Name Ecmc/Bankruptcy Opened 7/22/09 Last Active Po Box 16408 When was the debt incurred? 12/01/14 Saint Paul, MN 55116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.2 U.S. Department of Education 9614 \$4.816.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/22/09 Last Active Ecmc/Bankruptcy 2/04/17 Po Box 16408 When was the debt incurred? Saint Paul, MN 55116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not

Official Form 106 E/F

■ No
□ Yes

report as priority claims

Other. Specify

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

**Educational** 

Is the claim subject to offset?

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Debtor 1 Randi L Colonna

Case number (if know)

Verizon Wireless	Last 4 digits of account number	0001	\$3,533.00
Nonpriority Creditor's Name Attn: Verizon Wireless Bankruptcy Admini 500 Technology Dr, Ste 550	When was the debt incurred?	Opened 06/14 Last Active 9/30/16	
Weldon Spring, MO 63304  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify		

### Part 3: List Others to Be Notified About a Debt That You Already Listed

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 25,001.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 27,120.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 52,121.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Document Fill in this information to identify your case: Debtor 1 Randi L Colonna Middle Name First Name Last Name Debtor 2 Middle Name Last Name (Spouse if, filing) First Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have the Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	· · ·				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5		•		•	
	Name				
	Number	Street			_
	City		State	ZIP Code	

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		Docume	ent Page 29 d	or 52	
Fill in this i	information to identify your	case:			
Debtor 1	Randi L Colonna				
DODIO! !	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	er				Chook if this is an
(ii kiiowii)					Check if this is an amended filing
					amonada ming
Official	Form 106H				
Schadi	ule H: Your Cod	ahtors			12/15
Julieu	ule II. Toul Cou	CDIOIS			12/15
Arizona ■ No. ( □ Yes.  3. In Colu	a, California, Idaho, Louisiana Go to line 3. Did your spouse, former spor	Nevada, New Mexico, Puuse, or legal equivalent live	erto Rico, Texas, Wash e with you at the time? spouse as a codebtor	ington, and Wisconsin.)	y states and territories include g with you. List the person shown
Form 1					ne creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
_	Column 1: Your codebtor				editor to whom you owe the debt
Na	ame, Number, Street, City, State and Z	P Code		Check all schedule	es that apply:
3.1				☐ Schedule D, line	<u>a</u>
	lame			Schedule E/F, I	
				☐ Schedule G, lin	
					<u> </u>
	lumber Street City	State	ZIP Code		
	,	Cidio	2 0000		
			<u> </u>		
3.2	lame			Schedule D, line	
IN	iaiii <del>c</del>			☐ Schedule E/F, I	
				☐ Schedule G, lin	e
N	lumber Street			<del>_</del>	
С	City	State	ZIP Code		

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	in this information to identify your optor 1 Randi L Co							
	otor 2 use, if filing)							
	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS					
(If kr	se number		-		☐ Ar ☐ A 13	3 income a	d filing ent showing p as of the follo	postpetition chapter owing date:
	chedule I: Your Inc	ome			IVI	M / DD/ Y	YYY	12/1
sup spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and you have separate sheet to this form.  Describe Employment	i are married and not filli ur spouse is not filing wi On the top of any additi	ng jointly, and your s ith you, do not includ	spouse is li de informat	ving with your	you, inclu your spo	ude informa ouse. If more	tion about your space is needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filin	g spouse
	If you have more than one job,	Employment status	■ Employed			☐ Emplo	oyed	
	attach a separate page with information about additional	Employment status	☐ Not employed			☐ Not er	mployed	
	employers.	Occupation	Pateient Service	s				
	Include part-time, seasonal, or self-employed work.	Employer's name	PT Solutions					
	Occupation may include student or homemaker, if it applies.	Employer's address	1990 Vaughn Ro Kennesaw, GA 3	•	330			
		How long employed t	here? 4 years			_		
Par	t 2: Give Details About Mo	nthly Income						
	mate monthly income as of the our unless you are separated.	late you file this form. If	you have nothing to re	eport for any	line, write	\$0 in the	space. Inclu	de your non-filing
	u or your non-filing spouse have messpace, attach a separate sheet to		ombine the information	n for all emp	loyers for t	hat perso	n on the line	s below. If you need
					For Deb	tor 1	For Debto	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	2,	476.50	\$	N/A
3.	Estimate and list monthly over	time pay.		3. +\$	S	0.00	+\$	N/A

Calculate gross Income. Add line 2 + line 3.

4. **\$ 2,476.50** 

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Deb	tor 1	Randi L Colonna	-	С	ase number (if known)				
					For Debtor 1	nor	Debtor	spouse	
	Сор	y line 4 here	4.		\$ 2,476.50	. \$_		N/A	<u>4</u>
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a		\$ 262.17	\$_		N/A	_
	5b.	Mandatory contributions for retirement plans	5b		\$ 0.00	. \$_		N/A	
	5c.	Voluntary contributions for retirement plans	5c.		\$ 0.00	. \$_		N/A	_
	5d.	Required repayments of retirement fund loans Insurance	5d		\$	* *		N/A	
	5e. 5f.	Domestic support obligations	5e 5f.		\$ 49.83 \$ 0.00	. \$_		N/A	
	5g.	Union dues	5g		\$ 0.00	\$		N/A	
	5h.	Other deductions. Specify:	5h		\$ 0.00	· : —		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.	9	-	\$		N/A	_
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	9		\$		N/A	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	ı.	\$ 0.00	\$		N/A	A
	8b.	Interest and dividends	8b	. :	\$ 0.00	\$		N/A	
	8c. 8d.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation	8c. 8d		\$	\$_ \$		N/A	
	8e.	Social Security	8e		\$ 0.00	\$		N/A	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	e 8f. 8g		\$ 0.00 \$ 0.00	\$_ \$_		N/A	
	8h.	Other monthly income. Specify:	8h	.+	\$ 0.00	+ \$		N/A	<u>\</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_		N/	<b>/</b> A
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	2,164.50 + \$		N/A	= \$	2,164.50
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ	2,104.30		11//		2,104.50
11.	Incluothe	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your refriends or relatives. In the contribution of the contributions of the contribution of the	depe			·	Schedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies					12.	\$	2,164.50
13.	Do y	ou expect an increase or decrease within the year after you file this form	?					Comb	ined nly income
		No.							
	$\overline{}$	Voc Evoloin:							

Fill in thi	is information to identify	your case:				
Debtor 1	Randi L Co	lonna			ck if this is:	
Debtor 2 (Spouse,	if filing)				A supplement show 13 expenses as of	wing postpetition chapter the following date:
United St	tates Bankruptcy Court for th	ne: NORTHERN DISTRICT OF ILL	LINOIS	-	MM / DD / YYYY	
Case nun						
(If known	)					
Offic	ial Form 106J					
	edule J: Your	•				12
informa		as possible. If two married people needed, attach another sheet to th ery question.				
Part 1:	Describe Your Househis a joint case?	sehold				
	No. Go to line 2.	e in a separate household?				
	☐ No ☐ Yes. Debtor 2 m	ust file Official Form 106J-2, Expens	ses for Separate House	<i>hold</i> of Deb	tor 2.	
2. <b>Do</b>	you have dependents?	? 🗆 No				
	not list Debtor 1 and btor 2.	■ Yes. Fill out this information fo each dependent	•		Dependent's age	Does dependent live with you?
	not state the		Son		7	□ No
uel	pendents names.		3011		_ <u>'</u>	■ Yes □ No
			Daughter		12	Yes
			Daughter		14	□ No ■ Yes
						□ No
			Son		18	Yes
			Son		20	□ No ■ Yes
exp	your expenses include penses of people other urself and your depend	than No				_ 100
expense	e your expenses as of	oing Monthly Expenses your bankruptcy filing date unles bankruptcy is filed. If this is a su	s you are using this found in the second in	orm as a su J, check th	ipplement in a Cha ne box at the top o	apter 13 case to report of the form and fill in th
the valu		n non-cash government assistand nd have included it on <i>Schedule</i>			Your exp	enses
	e rental or home owner yments and any rent for t	rship expenses for your residence the ground or lot.	e. Include first mortgage	4. \$	\$	600.00
lf n	not included in line 4:					
4a.	. Real estate taxes			4a. \$	5	0.00
4b.		r's, or renter's insurance		4b. \$		0.00
4c. 4d.		repair, and upkeep expenses ation or condominium dues		4c. \$ 4d. \$	· -	0.00 0.00

0.00

Additional mortgage payments for your residence, such as home equity loans

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Debtor 1 Randi L Colonna Case number (if known)

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Debtor 1	Randi L Colonna	Case num	ber (if known)	
6. Uti	lities:			
6a.		6a.	\$	200.00
6b.		6b.		0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	· ·	250.00
6d.		6d.	*	0.00
	od and housekeeping supplies	— 7.	·	500.00
	ildcare and children's education costs	8.	\$	0.00
_	othing, laundry, and dry cleaning	9.		100.00
	sonal care products and services	10.	·	100.00
	dical and dental expenses	11.	·	50.00
	Insportation. Include gas, maintenance, bus or train fare.	11.	Ψ	50.00
	not include car payments.	12.	\$	300.00
	tertainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	aritable contributions and religious donations	14.	·	0.00
	urance.	17.	Ψ	0.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	a. Life insurance	15a.	\$	0.00
	b. Health insurance	15b.		0.00
	c. Vehicle insurance	15c.	·	100.00
	d. Other insurance. Specify:	15d.		0.00
	(es. Do not include taxes deducted from your pay or included in lines 4 or 20.		<b>—</b>	0.00
	esi. Do not include taxes deducted from your pay of included in lines 4 of 20.  ecify:	16.	\$	0.00
	tallment or lease payments:		<u> </u>	0.00
	a. Car payments for Vehicle 1	17a.	\$	560.00
	o. Car payments for Vehicle 2	17b.	·	0.00
	c. Other. Specify:	17c.	·	0.00
	d. Other. Specify:	17d.	*	0.00
	ur payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
	ducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$	0.00
	ner payments you make to support others who do not live with you.		\$	0.00
	ecify:	19.	•	
	ner real property expenses not included in lines 4 or 5 of this form or on Sche		our Income.	
	a. Mortgages on other property	20a.		0.00
	o. Real estate taxes	20b.	\$	0.00
	c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.	·	0.00
	ner: Specify:	21.	· -	0.00
. Оп	er. Specily.		-Ψ	0.00
2. Cal	culate your monthly expenses			
228	a. Add lines 4 through 21.		\$	2,760.00
22k	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
220	c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,760.00
	culate your monthly net income.			
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		2,164.50
23h	c. Copy your monthly expenses from line 22c above.	23b.	-\$	2,760.00
230	s. Subtract your monthly expenses from your monthly income.	00.	•	-595.50
	The result is your monthly net income.	23c.	\$	-595.50
For mod	you expect an increase or decrease in your expenses within the year after you example, do you expect to finish paying for your car loan within the year or do you expect your diffication to the terms of your mortgage?  No.	ou file this		e or decrease because
	Yes Explain here:			
1 1	YES   EXDIAIN NEIE.			

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Fill in this infor	mation to identify your	00001			
		case.			
Debtor 1	Randi L Colonna First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official For		ın Individual	Debtor's Sc	chadulas	4045
<u> Deciara</u>	tion About c	iii iiiaiviaaai	Deptor 3 00	il caules	12/15
	in Below	519, and 3571.			
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)			
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	d with this declaration an	d
X /s/ Rai	ndi L Colonna		X		
	L Colonna		Signature of	Debtor 2	
Signatu	re of Debtor 1				
Date	August 31, 2018		Date		

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	in this inform	ation to identify you	case:							
Debtor 1		Randi L Colonna	Middle Name		Last Name					
De	btor 2	ristrano	Middle Hame		Last Name					
(Spo	ouse if, filing)	First Name	Middle Name		Last Name					
Un	ited States Ban	kruptcy Court for the:	NORTHERN DISTR	ICT OF ILL	INOIS					
Case number (if known)						☐ Check if this is an amended filing				
St		of Financial	Affairs for Ind			ankruptcy equally responsible for sup	4/16			
info	rmation. If mo		attach a separate shee			y additional pages, write you				
Pa	ft 1: Give De	etails About Your Ma	rital Status and Where	You Live	d Before					
1.	What is your	current marital statu	s?							
	<ul><li>□ Married</li><li>■ Not marr</li></ul>	ied								
2.	During the la	he last 3 years, have you lived anywhere other than where you live now?								
	<ul> <li>■ No</li> <li>Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li> </ul>									
	Debtor 1 Price	or Address:	Dates Debt lived there		Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
<b>3.</b> stat						ity property state or territor ico, Texas, Washington and V				
	■ No □ Yes. Mak	ke sure you fill out <i>Sch</i>	nedule H: Your Codebto	rs (Official I	Form 106H).					
Pa	rt 2 Explain	the Sources of You	r Income							
4.	Fill in the total	amount of income yo	nployment or from ope u received from all jobs have income that you re	and all bus	inesses, including part-		ndar years?			
	□ No ■ Yes. Fill i	in the details.								
			Debtor 1			Debtor 2				
			Sources of income Check all that apply.	(be	oss income efore deductions and clusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
From January 1 of current year until the date you filed for bankruptcy:			■ Wages, commission bonuses, tips	ns,	\$21,094.00	☐ Wages, commissions, bonuses, tips				
			☐ Operating a busines	SS		☐ Operating a business				

Official Form 107

Case 18-24662 Doc 1 Filed 08/31/18 Entered 08/31/18 09:18:41 Desc Main Document Page 37 of 52 Case number (if known) Debtor 1 Randi L Colonna Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$27,357.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$29,286.00 ■ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips  $\square$  Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

Debtor 1

Sources of income
Describe below.

Gross income from each source (before deductions and exclusions)

Debtor 2

Sources of income Describe below.

Gross income Describe below.

Gross income Describe below.

(before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are either Debtor 1's or Debtor 2's debts primarily consumer debts?					
		No.	<b>Neither Debtor 1 nor Debtor 2 has primarily consumer debts.</b> Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by ar individual primarily for a personal, family, or household purpose."		
			During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?		

During the 90 days before you filed for bankruptcy, did you pay any creditor a total or \$6,425° or more

No. Go to line 7.

Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

#### Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

■ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Was this payment for ...

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Case number (if known) Debtor 1 Randi L Colonna Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address** Total amount Amount you Reason for this payment Dates of payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you Include creditor's name paid still owe Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ■ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Value of the Date property Explain what happened **Exeter Finance Corp** Automobile 11/17 \$6,000.00 Po Box 166008 Irving, TX 75016 Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No

☐ Yes

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Page 39 of 52 Document Case number (if known) Debtor 1 Randi L Colonna Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was Address payment **Email or website address** made Person Who Made the Payment, if Not You **Thurston Law Firm Attorney Fees** 8/30/18 \$350.00 208 S. LaSalle **Suite 1410** Chicago, IL 60604 cthurston@thurstonlawfirm.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. ☐ Yes. Fill in the details.

**Person Who Was Paid** 

**Address** 

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

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Debtor 1 Randi L Colonna

<ul> <li>Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?</li> <li>Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do n include gifts and transfers that you have already listed on this statement.</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>							
Person Who Received Transfer Address  Person's relationship to you	Description and vo		Describe any property or payments received or debts paid in exchange	Date transfer was made			
19. Within 10 years before you filed for bankrupto	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No						
Name of trust	Description and v	alue of the proper	ty transferred	Date Transfer was made			
Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes. Fill in the details.							
	ast 4 digits of ccount number	Type of account instrument	or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21. Do you now have, or did you have within 1 years, or other valuables?  No Yes. Fill in the details.			· ·				
Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had accommoder, State and ZIP Code)		escribe the contents	Do you still have it?			
22. Have you stored property in a storage unit or  ■ No □ Yes. Fill in the details.	place other than your	home within 1 yea	ar before you filed for bankrupt	cy?			
Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		escribe the contents	Do you still have it?			
Part 9: Identify Property You Hold or Control fo	r Someone Else						
<ul> <li>Do you hold or control any property that some for someone.</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>	eone else owns? Inclu	ide any property y	ou borrowed from, are storing	for, or hold in trust			
Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		escribe the property	Value			
Part 10: Give Details About Environmental Information							

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 5

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Debtor 1 Randi L Colonna

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

t all notices, releases, and proceedings that	you know about, regardless of when	they	v occurred.				
Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
No Yes. Fill in the details.							
	Governmental unit Address (Number, Street, City, State and ZIP Code)			Date of notice			
ave you notified any governmental unit of a	ny release of hazardous material?						
No Yes. Fill in the details.							
	Governmental unit Address (Number, Street, City, State and ZIP Code)			Date of notice			
ave you been a party in any judicial or admi	nistrative proceeding under any envi	ronm	nental law? Include settlements a	nd orders.			
No Yes. Fill in the details.							
	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nati	ure of the case	Status of the case			
1: Give Details About Your Business or C	onnections to Any Business						
/ithin 4 years before you filed for bankruptc	y, did you own a business or have an	y of t	the following connections to any	business?			
☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
☐ A partner in a partnership							
☐ An officer, director, or managing exec	cutive of a corporation						
☐ An owner of at least 5% of the voting	or equity securities of a corporation						
No. None of the above applies. Go to Pa	art 12.						
Yes. Check all that apply above and fill i	n the details below for each business	i.					
	Describe the nature of the business		Employer Identification number				
	Name of accountant or bookkeeper		Do not include Social Security number or ITIN.  Dates business existed				
	y, did you give a financial statement t	o an	yone about your business? Inclu	de all financial			
No							
Yes. Fill in the details below.							
Address	Date Issued						
	No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details. Case Title Case Number  Give Details About Your Business or Color of the State of the Voting A sole proprietor or self-employed in A member of a limited liability compation of the American of the voting No. None of the above applies. Go to Patential of the Voting o	No   Yes. Fill in the details.	No   Yes. Fill in the details.   Yes. Fill in the details.     Yes. Fill in the details     Yes. Check all that apply above and fill in the details below for each business     Name	No   Yes, Fill in the details.   Name of site Address (Number, Street, City, State and ZIP Code)			

Part 12: Sign Below

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Debtor 1 Randi L Colonna

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ra	andi L Colonna	
Rand	li L Colonna	Signature of Debtor 2
Signa	ture of Debtor 1	
Date	August 31, 2018	Date
Did yo	u attach additional p	es to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No		
☐ Yes	3	
Did yo	u pay or agree to pay	omeone who is not an attorney to help you fill out bankruptcy forms?
No		
□ Yes	s. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this info	rmation to identify your	6250:		
Debtor 1	Randi L Colonna			4
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing
Official Fo		on for Individu	uals Filing Under Chap	ter 7 12/15
			3	
If you are an inc	dividual filing under cha	apter 7, you must fill out t	this form if:	
creditors have	ve claims secured by yo	our property, or		
you have lea You must file th	sed personal property a	and the lease has not exp within 30 days after you fi	pired. ile your bankruptcy petition or by the date e for cause. You must also send copies to	

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

on the form

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor	1 Rar	ndi L Colonna	Case number (if known)		
prop	cription o		<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□Yes	
in the ir	unexpi nformati	on below. Do not list real estat	erty Leases at you listed in Schedule G: Executory Contracts and Unexpired te leases. Unexpired leases are leases that are still in effect; the erty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2)	lease period has not yet ended.	
Descri	be your	unexpired personal property le	eases \	Will the lease be assumed?	
	s name: otion of le ty:	eased		□ No □ Yes	
	s name: otion of le ty:			□ No	
	s name: otion of le ty:	eased		□ No	
	s name: otion of le ty:	eased		□ No	
	s name: otion of le ty:			□ No	
	s name: otion of le ty:			□ No □ Yes	
	s name: otion of le	eased		□ No	
Part 3: Under p	Sign benalty of		indicated my intention about any property of my estate that seci		
	-	subject to an unexpired lease			
R	andi L	L Colonna Colonna of Debtor 1	X Signature of Debtor 2		
Da	ate	August 31, 2018	Date		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	:	Liquidation
\$24	45	filing fee
\$	75	administrative fee
+ \$	15	trustee surcharge
\$3:	35	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-24662 Doc 1 Filed 08/31/18 Entered 08/31/18 09:18:41 Desc Main Document Page 49 of 52

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In r	re Randi L Colonna		Case No	) <b>.</b>	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	ENSATION OF ATTOR	RNEY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the fibe rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy,	or agreed to be pa	id to me, for services	
	For legal services, I have agreed to accept		\$	1,397.00	
	Prior to the filing of this statement I have receive	ed	\$	350.00	
	Balance Due		\$	1,047.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed con	mpensation with any other person	unless they are me	mbers and associates	of my law firm.
	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the				law firm. A
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects	s of the bankruptc	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rer</li> <li>b. Preparation and filing of any petition, schedules, s</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applications of the secured creditors of the secured credi</li></ul>	tatement of affairs and plan which ditors and confirmation hearing, an o reduce to market value; exe tions as needed; preparation	may be required; and any adjourned hemption planning	earings thereof; g; preparation and	I filing of
5.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any cany other adversary proceeding.	fee does not include the following dischargeability actions, judio	service: cial lien avoidar	ices, relief from st	ay actions or
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for	payment to me for	representation of the	: debtor(s) in
	August 31, 2018	/s/ Christine Thur	ston		
	Date	Christine Thursto Signature of Attorne Thurston Law Fir 208 S. LaSalle Suite 1410 Chicago, IL 60604 312-818-8008 Fa	y m 4 x: 312-800-8885		
		cthurston@thurs	tonlawfirm.com		

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### United States Bankruptcy Court Northern District of Illinois

		Not then District of Inhibis		
In re	Randi L Colonna		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	19
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	August 31, 2018	/s/ Randi L Colonna Randi L Colonna Signature of Debtor		

Abc Credit & Recovery 4736 Main St Ste 4 Lisle, IL 60532

Atg Credit 1700 West Cortland Street Suite 201 Chicago, IL 60622

Capital Accounts Attn: Bankruptcy Dept Po Box 140065 Nashville, TN 37214

Comed
Bankruptcy Dept
1919 Swift Drive
Oakbrook Terrace, IL 60523

DeVrry Inc/Adtalem Global Education Attn: Bankruptcy 3005 Highland Parkway Downers Grove, IL 60515

ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256

Exeter Finance Corp Po Box 166008 Irving, TX 75016

First Premier Bank Attn: Bankruptcy Po Box 5524 Sioux Falls, SD 57117

Jefferson Capital Systems, LLC Po Box 1999 Saint Cloud, MN 56302

Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606 Midnight Velvet Swiss Colony/Midnight Velvet 1112 7th Ave Monroe, WI 53566

MRS BPO Attn: Bankruptcy 1930 Olney Ave Cherry Hill, NJ 08003

Nicor Gas PO Box 5407 Carol Stream, IL 60197

PNC Bank Attn: Bankruptcy Department Po Box 94982: Mailstop Br-Yb58-01-5 Cleveland, OH 44101

Security Check Attn: Bankruptcy Dept 2612 Jackson Ave W Oxford, MS 38655

TekCollect Inc Po Box 1269 Columbus, OH 43216

Traf Group Inc/A-1 Collections Attn: Bankruptcy 2297 St Hwy 33 Ste 906 Hamilton Square, NJ 08690

U.S. Department of Education Ecmc/Bankruptcy Po Box 16408 Saint Paul, MN 55116

Verizon Wireless Attn: Verizon Wireless Bankruptcy Admini 500 Technology Dr, Ste 550 Weldon Spring, MO 63304